

Form 309

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Timothy Pattakos  
aka Timothy M Pattakos Sr.  
Julie E. Pattakos  
Debtor(s)

: Case No. 23-20349-JAD  
: Chapter: 13  
:  
:  
:  
:  
:

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

AND NOW, this *The 30th of August, 2024*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. **Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.**

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

Jeffery A. Deller  
United States Bankruptcy Judge

Case Administrators to serve:  
All Creditors and All Parties In Interest

In re:  
Timothy Pattakos  
Julie E. Pattakos  
Debtors

Case No. 23-20349-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 30, 2024

User: auto  
Form ID: 309

Page 1 of 4  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Timothy Pattakos, Julie E. Pattakos, 311 East Edgewood Avenue, Trafford, PA 15085-1543
15587509	+ First Commonwealth Bank, c/o Stephen M. Elek, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
15584852	+ Ford Motor Credit Company, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601
15572233	Peoples Gas, c/o GRB, Frick Building, Pittsburgh, PA 15219

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 31 2024 00:07:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15584664	Email/Text: cfcbackoffice@contfinco.com	Aug 31 2024 00:07:00	Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808
15584663	+ Email/Text: tvincequerra@chromeecu.org	Aug 31 2024 00:08:00	Chrome FCU, Attn: Bankruptcy, Po Box 658, Canonburg, PA 15317-0658
15584665	+ Email/Text: ebnnotifications@creditacceptance.com	Aug 31 2024 00:07:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road Ste 3000, Southfield, MI 48034-8331
15584666	+ Email/PDF: creditonebknofications@resurgent.com	Aug 31 2024 00:09:58	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15572228	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 31 2024 00:08:00	Duquesne Light, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15593390	+ Email/Text: jdryer@bernsteinlaw.com	Aug 31 2024 00:07:10	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15584668	+ EDI: PHINGENESIS	Aug 31 2024 03:55:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15584670	EDI: IRS.COM	Aug 31 2024 03:54:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
15584672	Email/Text: bk@lendmarkfinancial.com	Aug 31 2024 00:07:00	Lendmark, Attn: Bankruptcy, 1735 North Brown Rd, Ste 300, Lawrenceville, GA 30043
15572229	Email/Text: bk@lendmarkfinancial.com	Aug 31 2024 00:07:00	Lendmark Financial Ser, 2118 Usher Street NW, Covington, GA 30014
15590749	Email/Text: bk@lendmarkfinancial.com	Aug 31 2024 00:07:00	Lendmark Financial Services LLC, 2118 USHER ST, COVINGTON, GA 30014-2118

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Aug 30, 2024

Form ID: 309

Total Noticed: 37

15594174	Email/PDF: resurgentbknotifications@resurgent.com	Aug 31 2024 00:10:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15572230	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 31 2024 00:10:26	Lvnv Funding Llc, C/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15584675	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 31 2024 00:07:00	Mr. Cooper, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098
15584676	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 31 2024 00:07:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
15572231	Email/Text: nsm_bk_notices@mrcooper.com	Aug 31 2024 00:07:00	Nationstar Mortgage, PO Box 619096, Dallas, TX 75261
15594511	Email/Text: nsm_bk_notices@mrcooper.com	Aug 31 2024 00:07:00	Nationstar Mortgage LLC, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
15584678	+ EDI: AGFINANCE.COM	Aug 31 2024 03:54:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15584679	+ EDI: PENNDEPTREV	Aug 31 2024 03:54:00	PA Department Of Revenue, Bankruptcy Division, PO Box 788, Harrisburg, PA 17128-0001
15584679	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 31 2024 00:08:00	PA Department Of Revenue, Bankruptcy Division, PO Box 788, Harrisburg, PA 17128-0001
15572232	Email/Text: perituspendrick@peritusservices.com	Aug 31 2024 00:07:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO Box 141419, Irving, TX 75014
15572234	Email/Text: Bankruptcy.Notices@pnc.com	Aug 31 2024 00:07:00	PNC Bank NA, PO BOX 94982, Cleveland, OH 44101
15584662	Email/Text: Bankruptcy.Notices@pnc.com	Aug 31 2024 00:07:00	BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233
15576655	+ Email/Text: ebnpeoples@grblaw.com	Aug 31 2024 00:07:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15572235	+ EDI: Q3G.COM	Aug 31 2024 03:54:00	Quantum3, PO Box 788, Kirkland, WA 98083-0788
15577985	EDI: Q3G.COM	Aug 31 2024 03:54:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15572236	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Aug 31 2024 00:10:31	REGIONAL Acceptance Corp, PO Box 1847, Wilson, NC 27894-1847
15584685	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Aug 31 2024 00:10:31	Regional Acceptance Corp, Attn: Bankruptcy, 1424 East Fire Tower Road, Greenville, NC 27858-4105
15584686	+ EDI: TCISOLUTIONS.COM	Aug 31 2024 03:54:00	Total Visa/The Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
15584689	Email/Text: bk@carhop.com	Aug 31 2024 00:07:00	Universal Acceptance/Car Hop Financing, Attn: Bankruptcy Dept, Po Box 398104, Edina, MN 55439
15572237	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Aug 31 2024 00:09:56	U.S. Department of Housing and Urban Dev, 100 Penn Square East 11th Floor, Philadelphia, PA 19107
15573274	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Aug 31 2024 00:09:56	U.S. Department of Housing and Urban Development, 100 Penn Square East, Philadelphia, PA 19107
15584688	+ Email/Text: BANKRUPTCY@UNITEDAUTOCREDIT.NET	Aug 31 2024 00:07:00	United Auto Credit Co, Attn: Bankruptcy, Po Box 163049, Fort Worth, TX 76161-3049

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Aug 30, 2024

Form ID: 309

Total Noticed: 37

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15584667	*+	Duquesne Light, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15584671	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15584669	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
15584673	*P++	LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON GA 30014-2434, address filed with court:, Lendmark Financial Ser, 2118 Usher Street NW, Covington, GA 30014
15584674	*+	Lvnv Funding Llc, C/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15584677	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage, PO Box 619096, Dallas, TX 75261
15584680	*P++	PERITUS PORTFOLIO SERVICES II LLC, PO BOX 141419, IRVING TX 75014-1419, address filed with court:, Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO Box 141419, Irving, TX 75014
15584682	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank NA, PO BOX 94982, Cleveland, OH 44101
15584681	*	Peoples Gas, c/o GRB, Frick Building, Pittsburgh, PA 15219
15584683	*+	Quantum3, PO Box 788, Kirkland, WA 98083-0788
15584684	*+	REGIONAL Acceptance Corp, PO Box 1847, Wilson, NC 27894-1847
15588398	*	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
15584687	*P++	US DEPARTMENT OF HOUSING & URBAN DEVELOPMENT, ATTN OFFICE OF REGIONAL COUNSEL, 801 MARKET STREET 12TH FLOOR, PHILADELPHIA PA 19107-3126, address filed with court:, U.S. Department of Housing and Urban Dev, 100 Penn Square East 11th Floor, Philadelphia, PA 19107

TOTAL: 1 Undeliverable, 14 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lawrence Willis	on behalf of Joint Debtor Julie E. Pattakos ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence Willis	on behalf of Debtor Timothy Pattakos ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Aug 30, 2024

Form ID: 309

Total Noticed: 37

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Robert P. Wendt

on behalf of Creditor Nationstar Mortgage LLC pawb@fedphe.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8